

EXHIBIT 3

Resumes of Key Personnel

ARTICLES OF INCORPORATION
OF
NOS COMMUNICATIONS, INC.

APPROVED AND RECEIVED FOR RECORD BY THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION
ON MARYLAND NOVEMBER 15, 1989 AT 8132 OFFICE A. M. AS IN CONFORMITY
WITH LAW AND ORDERED RECORDED

ORGANIZATION AND
CAPITALIZATION FEE

RECORDING
FEE

SPECIAL
FEE

20.00

20.00

D2906444

TO THE CLERK OF THE CIRCUIT

MONTGOMERY COUNTY

IT IS HEREBY CERTIFIED THAT THE WITHIN PAYMENT, TOGETHER WITH ALL ENDORSEMENTS THEREON, HAS
BEEN RECEIVED, APPROVED AND RECORDED BY THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND.

RETURN TO:
JAMES M. NOWAK
17 W. JEFFERSON STREET, STE. 202
ROCKVILLE MD 20850

102C3032068

A 312935



STATE OF MARYLAND

RECORDED IN THE RECORDS OF THE

I hereby certify that this is a true and complete copy of the
page documents as filed in this office. DATED: 11-24-89

STATE DEPARTMENT OF ASSESSMENTS AND TAXATION

BY: *Christy Watson*
This stamp replaces our previous certification system. Effective: 10/84

**Michael W. Arnau
CEO
NOS Communications, Inc.**

Executive Summary

CEO – NOS Communications, Inc. (1/93 to present)

Mr. Arnau currently serves as the company's Chief Executive Officer. He is responsible for strategic planning, as well as the company's day to day operations. Mr. Arnau joined the company in January, 1993 as its Chief Operating Officer, and was subsequently promoted to his current position in May, 1995.

Executive Vice President – Communications Savings, Inc. (3/90 – 10/92)

- Designed and managed all back office operations including provisioning, customer care, maintenance, and collections.
- Managed all carrier (AT&T) and LEC relations.

National Account Manager – AT&T (4/83-11/89)

- Responsible for directing account team in marketing and implementing AT&T's products and services to Fortune 100 companies.

Account Executive – Data Systems Specialist – Southern Bell (12/78 – 4/83)

- Responsible for sales and installation coordination of Bell voice and data products and services.

Marketing Representative – NCR Corporation (10/77-12/78)

- Responsible for selling computer hardware and software systems to the wholesale distribution industry.

Education

University of Florida (1973-1977)
B.S. - Finance

**JOE KOPPY
PRESIDENT
NOS COMMUNICATIONS, INC.**

Executive Summary

President – NOS Communications, Inc. (11/95 to present)

Mr. Kopyy currently serves as President of NOS Communications. He is responsible for developing financial budgets and forecasts, participates in the negotiations of all contracts and agreements and maintains relationships with financial institutions and other vendors. He manages information systems, billing, collections, human resources, accounting and finance and general telecommunications for NOS. Mr. Kopyy joined NOS in 1995 as Chief Financial Officer and was subsequently promoted to his current position.

Vice President – IDB Mobile Communications, Inc. (9/91 to 11/95)

- Responsible for all accounting, finance, information systems, human resources and office administration functions of IDB Mobile Communications, a satellite communications provider
- Represented IDB Mobile internationally as a member of a joint venture (UK, Canada, Hong Kong and CIS), as well as various committees for INMARSAT (UK)
- Financial point of contact with all major long distance carriers including AT & T, Sprint, Teleglobe, British Telecom, Telstra and Hong Kong Telecom

Audit Manager – Price Waterhouse (9/84 to 9/91)

- Responsible for all phases of audit engagement including initial client contact, fee estimation, budget and planning process, the audit, coordination with predecessor auditors, attorneys and underwriters and filings with the SEC

Education

Washington State University (1980 – 1984)
BA – Accounting

RANDY LEMMO
VICE PRESIDENT OF OPERATIONS
NOS COMMUNICATIONS, INC.

Executive Summary

Vice President of Operations, NOS Communications, Inc. (3/98 to present)

Mr. Lemmo currently serves as Vice President of Operations at NOS Communications. He is responsible for the day to day operations, which includes Provisioning, Data Entry, Quality Assurance, Reject Resolutions, and Customer Care.

Director of Operations, UStel, Inc. (7/93 - 8/95 & 9/96 - 3/98)

- Responsible for day to day operations which included Customer Care, Dedicated Service Provisioning and Switched Access Provisioning
- Implemented Feature Group D Sub-CIC project for Wholesale accounts. Worked closely with Local Exchange Carriers and Wholesale Service Provider to insure smooth network transition.
- Responsible for Network CIC Deployment for California Base of Customers to Partitioned DMS Switch.
- Responsible for establishing Customer Care Service Center Policies and Procedures.

Dedicated Services Manager, WCT Communications, Inc (1991 - 1993)

Responsible for Provisioning of Dedicated Service orders for high volume direct sales channels as well as wholesale reseller customers. Developed and maintained departmental policies and procedures with regards to service establishment and interaction between Customer's equipment service provider and company technicians. Ultimately responsibilities increased to include direct supervision of Outside Service Technicians within the state of California.

Supervisor, Local Service Consulting Group, PCT, Inc. (1990-1991)

Responsible for providing value-added proposals to existing long distance customers, to include auditing local services provided by various local exchange customers nationwide. Ultimately provided consulting services for local products to include Centrex, equipment and general Local Exchange Carrier Products and Services.

Education

Ohio University, Athens, Ohio (1986-1989)
BS - Communications, Corollary Studies in Interpersonal Communications & Management.